

IN RE:

TODD M. SMITH

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-22548

Chapter 13

Related to Docket No. 156

## ORDER OF COURT

AND NOW, this 16th Day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Gregory L. Taddio, Chief Judge  
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:  
Todd M. Smith  
Debtor

Case No. 18-22548-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Todd M. Smith, 3923 Laurel Oak Circle, Murrysville, PA 15668-8500
cr	+ Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA N.A, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
14886095	+ Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14967908	+ Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945654	Borough of Avalon, PO Box 645138, Pittsburgh, PA 15264-5138
14945653	Borough of Avalon, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14892993	C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945657	County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14945658	+ County of Allegheny, c/o John K. Weinstein, County Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
14909031	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
14870521	Ditech, PO Box 6172, Rapid City, SD 57709
14870523	+ Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14870522	+ Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14895104	+ Fidelity National Title Insurance Company, c/o Dana B. Ostrovsky, Fidelity National Law Group, 1515 Market Street, Suite 1410, Philadelphia, PA 19102-1913
14891910	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14891911	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14894965	U.S. Bank National Association, as Trustee for J.P. C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945665	+ Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14945670	West View Water Authority, PO Box 747107, Pittsburgh, PA 15274-7105
14945671	+ White Oak Borough, 2280 Lincoln Way, White Oak, PA 15131-2489

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 16 2024 23:51:00	HSBC BANK USA, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: jlc@mbm-law.net	Apr 16 2024 23:51:00	Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3, Pittsburgh, PA 15235-4441
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Apr 16 2024 23:51:00	SPECIALIZED LOAN SERVICING LLC, Bonial & Associates, P.C., P.O. Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 16 2024 23:51:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

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14870517	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14870516	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14870518	Email/Text: BarclaysBankDelaware@tsico.com	Apr 16 2024 23:51:00	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14870519	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 23:59:06	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14897225	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 23:59:34	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14906433	+ Email/Text: kburkley@berNSTeinlaw.com	Apr 16 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14887838	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 17 2024 00:14:08	HSBC Bank USA, National Association, as Trustee, c/o Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14870524	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 23:59:26	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
15666998	+ Email/Text: nsm_bk_notices@mrcOOPER.com	Apr 16 2024 23:51:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15405341	+ Email/Text: nsm_bk_notices@mrcOOPER.com	Apr 16 2024 23:51:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14870520	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 16 2024 23:58:52	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15125199	Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 16 2024 23:51:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
14870525	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14908932	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14895661	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 23:59:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14891910	+ Email/Text: jlc@mbm-law.net	Apr 16 2024 23:51:00	Penn Hills Municipality, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14891911	+ Email/Text: jlc@mbm-law.net	Apr 16 2024 23:51:00	Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14888171	+ Email/Text: ebnpeoples@grblaw.com	Apr 16 2024 23:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15015445	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 16 2024 23:51:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14937225	+ Email/Text: nsm_bk_notices@mrcOOPER.com	Apr 16 2024 23:51:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
14902266	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	THE BANK OF NEW YORK MELLON FKA THE BANK, Bank of America, PO BOX 31785, Tampa FL 33631-3785
14889759	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

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14886106 Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Apr 16 2024 23:51:00

Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

14870526 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Apr 16 2024 23:51:00

Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634

Apr 17 2024 00:47:58

Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Fidelity National Title Insurance Company
cr		HSBC Bank USA, National Association As Trustee Et
cr		J.P. MORGAN MORTGAGE ACQUISITION CORP.
cr		LOANCARE, LLC
cr		THE BANK OF NEW YORK MELLON
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		Toyota Motor Credit Corporation, as servicer for T
cr		U.S. BANK NATIONAL ASSOCIATION, Et.al.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14945649	*+	Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14886097	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14945651	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886096	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14945650	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14886098	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14945652	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14886099	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14945655	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14886101	*	Ditech, PO Box 6172, Rapid City, SD 57709
14945659	*	Ditech, PO Box 6172, Rapid City, SD 57709
14886102	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14945660	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14886103	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14945661	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14886104	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14945662	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14886100	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14945656	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14886105	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14945663	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14907143	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15024433	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14945664	*	Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14897960	*	U.S. Bank National Association, as Trustee for J.P. C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945666	*+	Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14870527	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14870528	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886107	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

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14886108	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886109	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945667	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945668	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945669	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 9 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:**

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Dana B. Ostrovsky	on behalf of Creditor Fidelity National Title Insurance Company dana.ostrovsky@fnf.com timothy.destefano@fnf.com;mary.lopez@fnf.com
Daniel Philip Jones	on behalf of Creditor LOANCARE LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Danielle Boyle-Ebersole	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. dboyle-ebersole@hoflawgroup.com PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Avalon jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et.al. jblank@pincuslaw.com, brausch@pincuslaw.com
Jodi L. Hause	on behalf of Creditor LOANCARE LLC jodi.hause@phelanhallinan.com, pawb@fedphe.com
Jodi L. Hause	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et.al. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Karina Velter	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. karina.velter@powerskirm.com Kaitlyn.Pemper@powerskirm.com
Kenneth Steidl	on behalf of Debtor Todd M. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

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Kevin Scott Frankel

on behalf of Creditor BAYVIEW LOAN SERVICING LLC pabk@logs.com, logsecf@logs.com

Mario J. Hanyon

on behalf of Creditor LOANCARE LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-14CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-14CB ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Ronda J. Winneccour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sarah Kathleen McCaffery

on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. smccaffery@pincuslaw.com ckohn@hoflawgroup.com

Steven K. Eisenberg

on behalf of Creditor LOANCARE LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor LOANCARE LLC pawb@fedphe.com

TOTAL: 22